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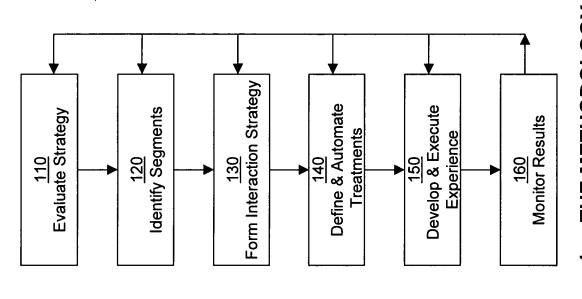
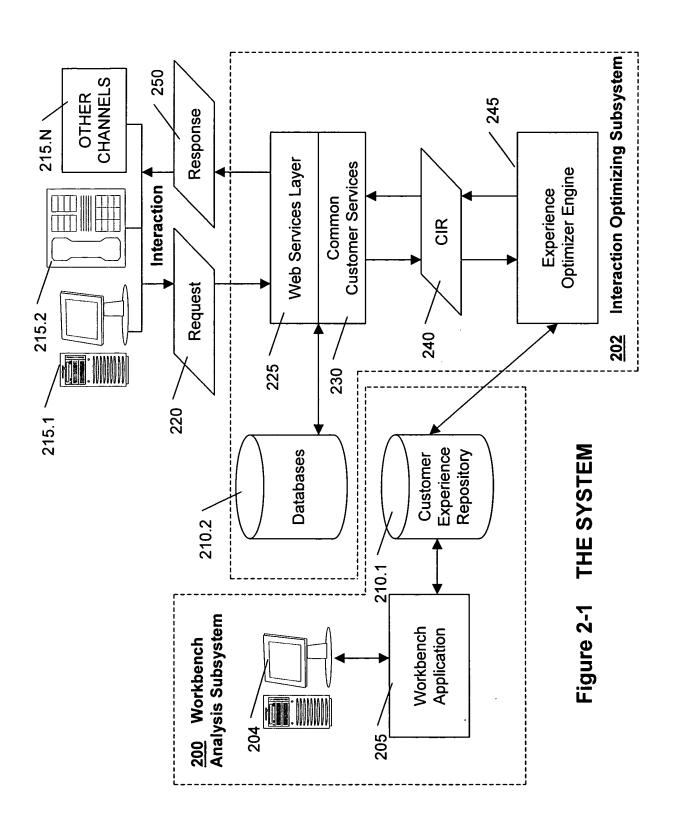
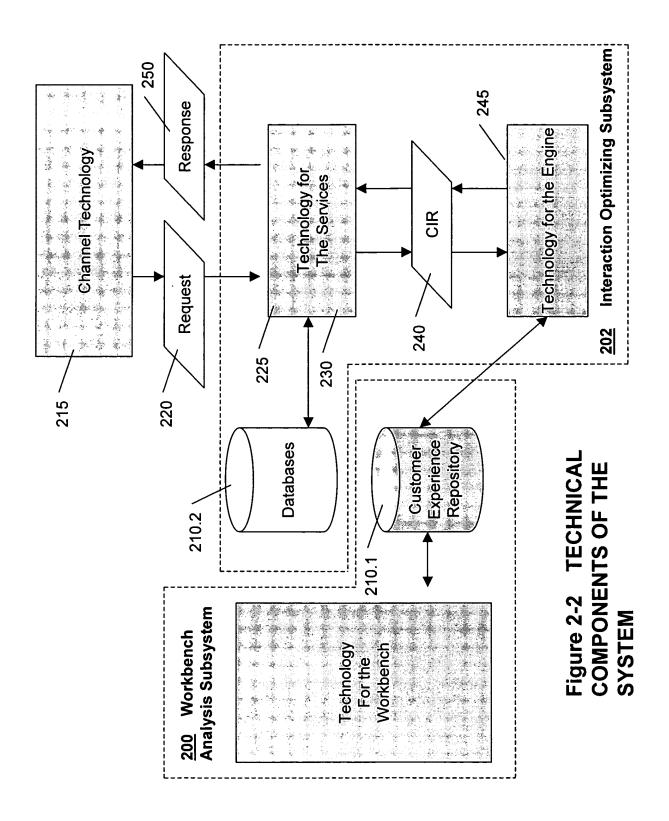


Figure 1 THE METHODOLOGY





240 Customer Interaction Record ("CIR")

246 Real Time Data	Event Data
	Contact
Batch Data 244 CEP	Treatment N
	Treatment B
	A freatment A
	Other
	Trigger Data
	Overriding Data
	Account
	Segment
	Household
	Address
2 Ba	Contact
242	Customer

Figure 2-3 CIR FORMAT

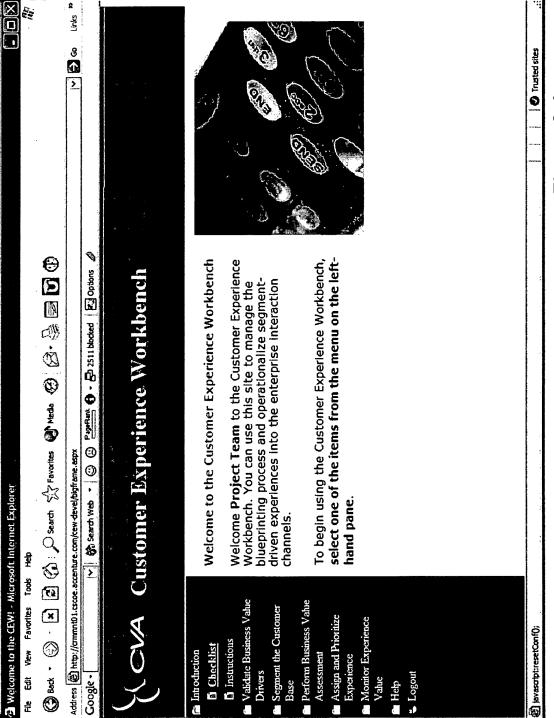


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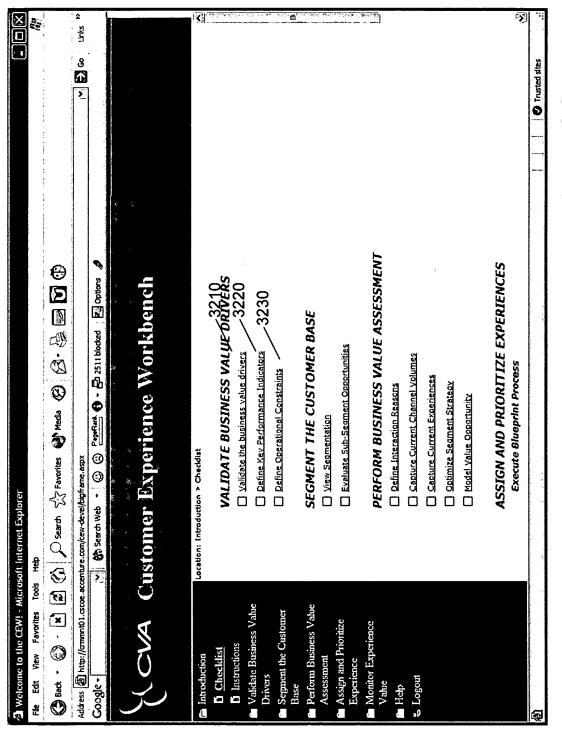


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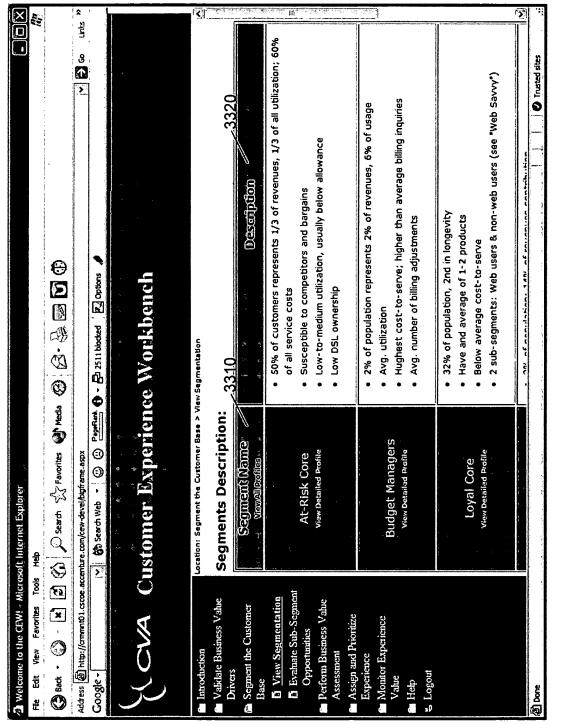


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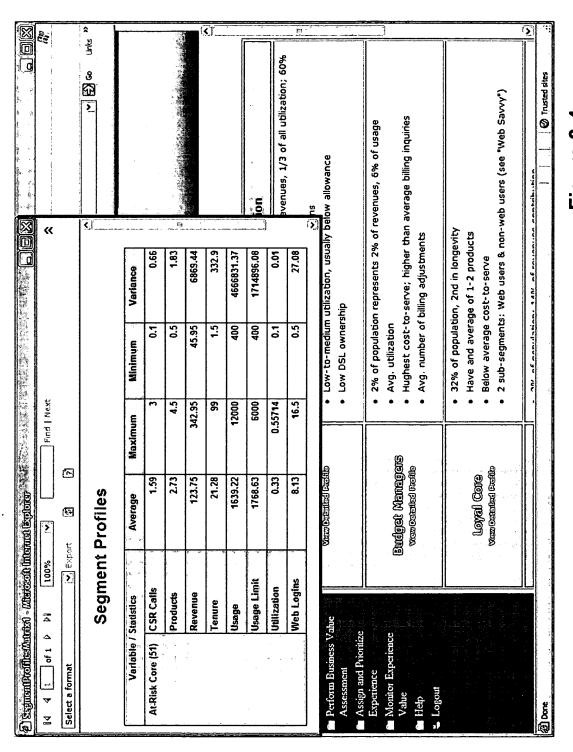


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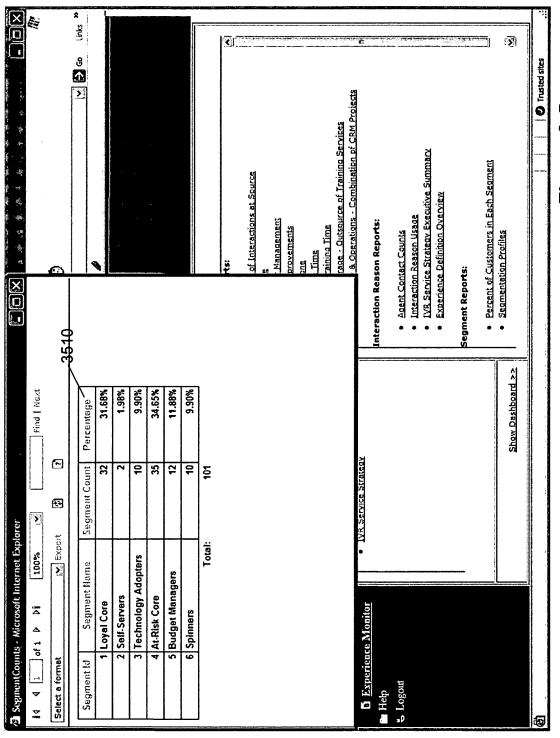


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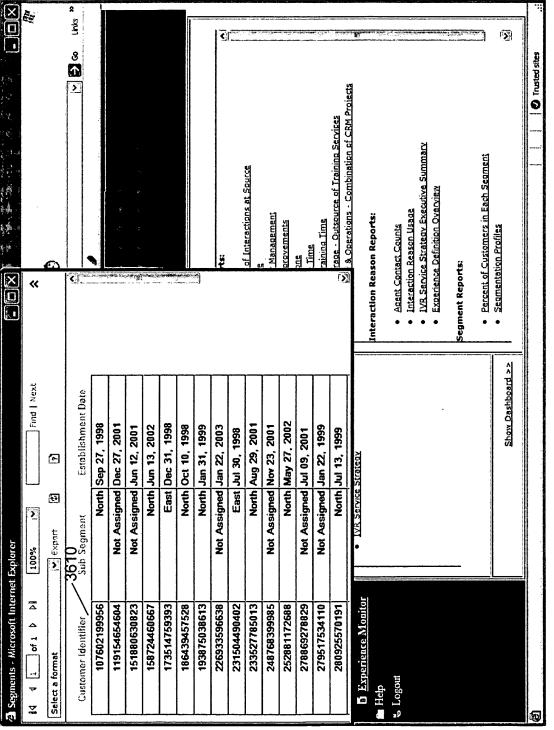


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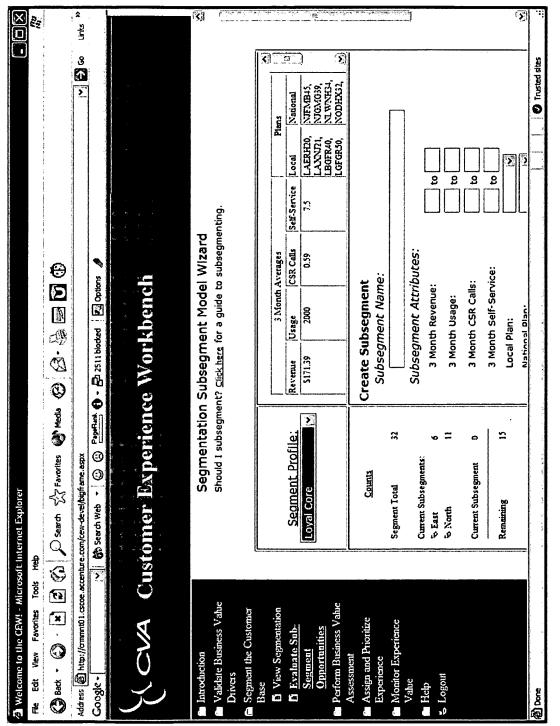


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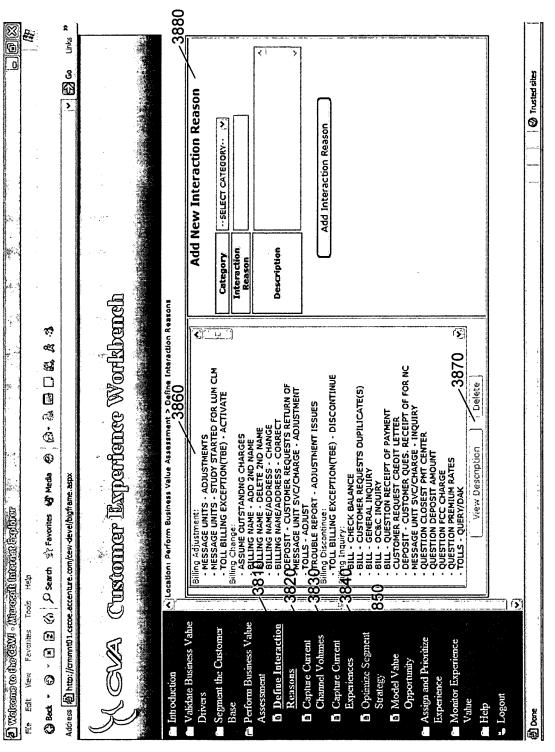


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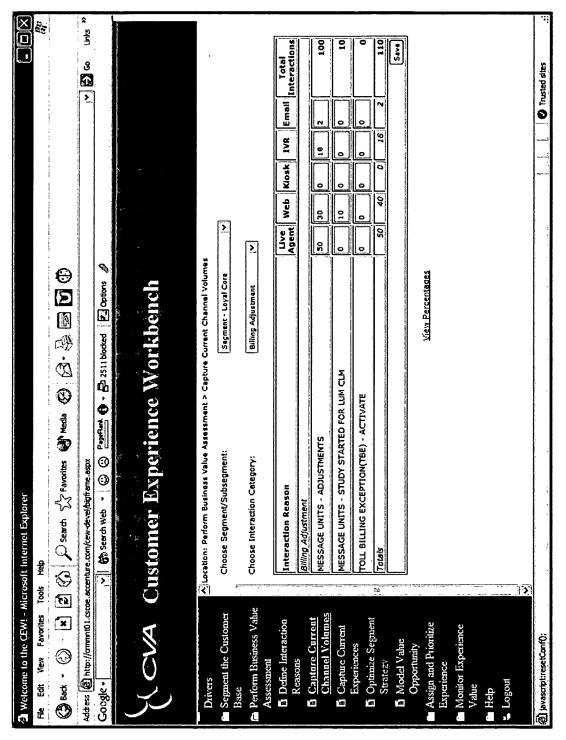


Figure 3-9

Figure 3-10

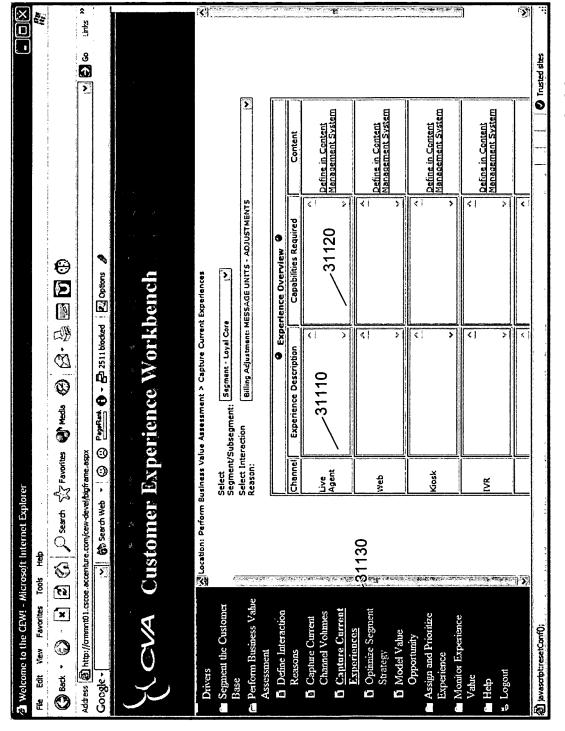


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Figure 3-12

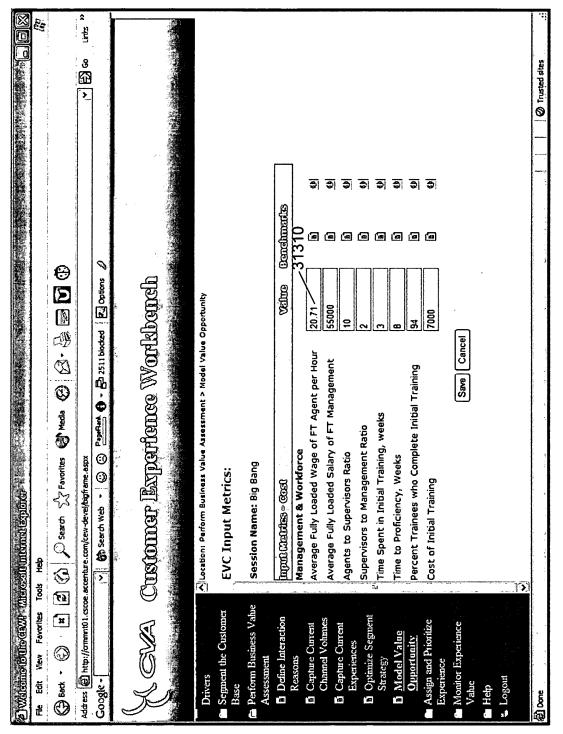


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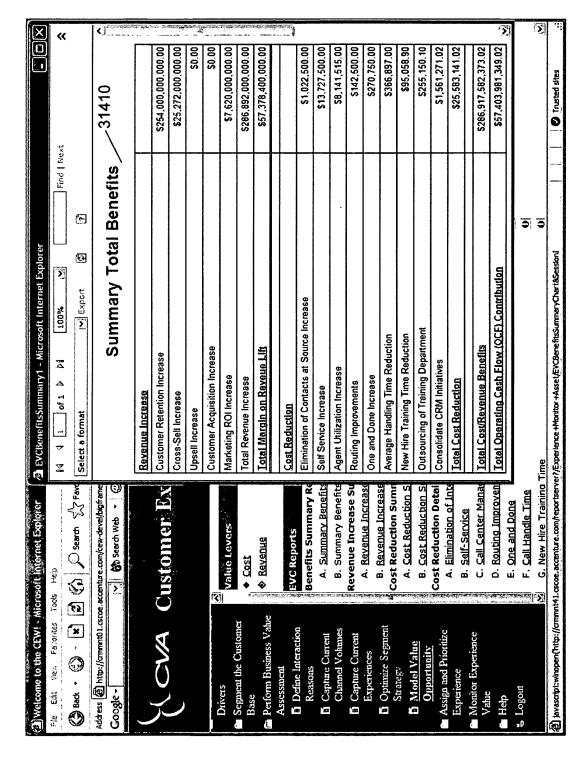


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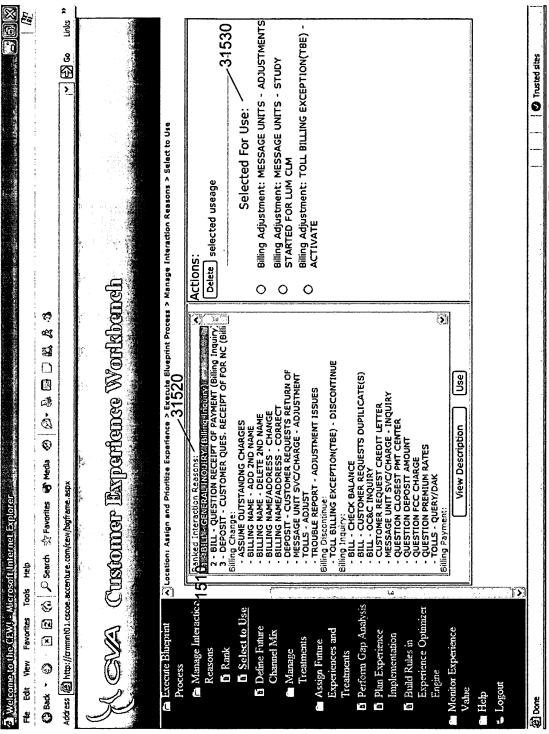


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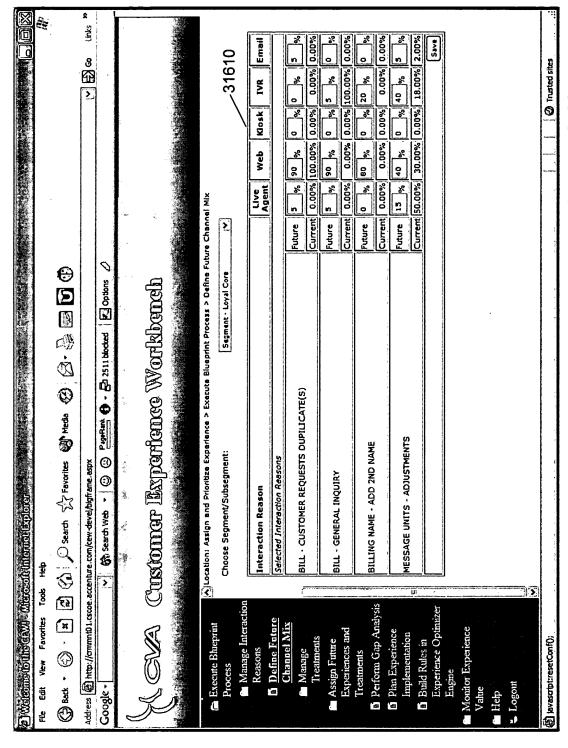


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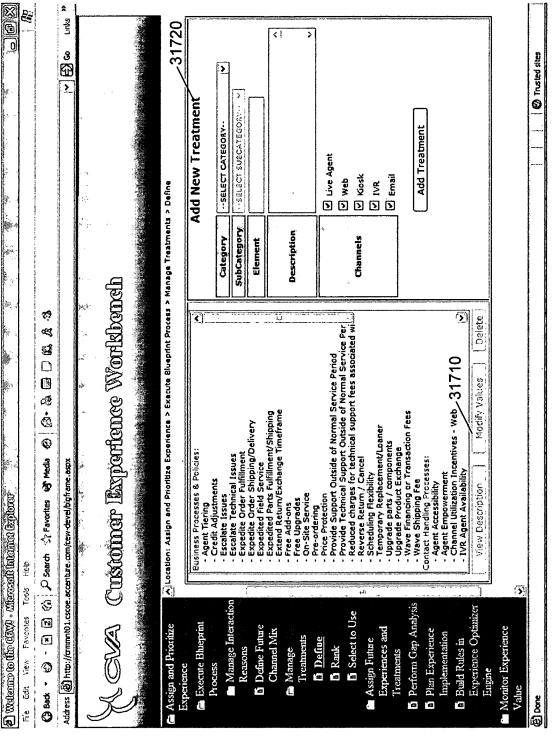


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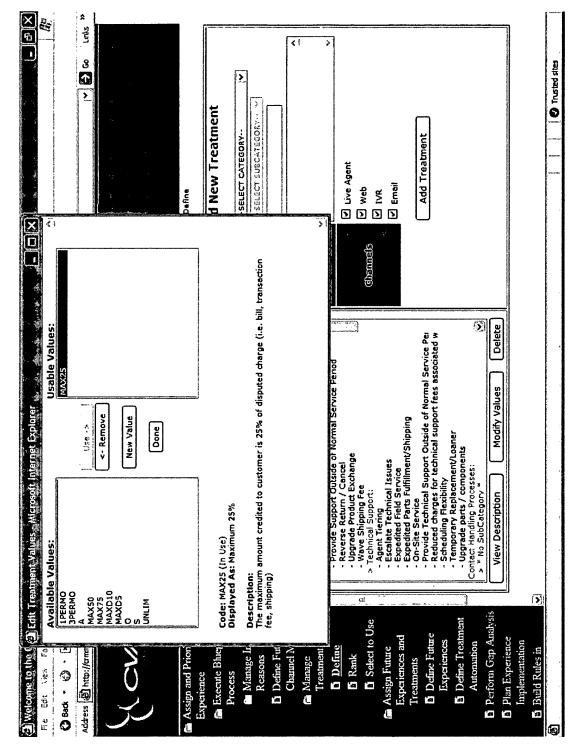


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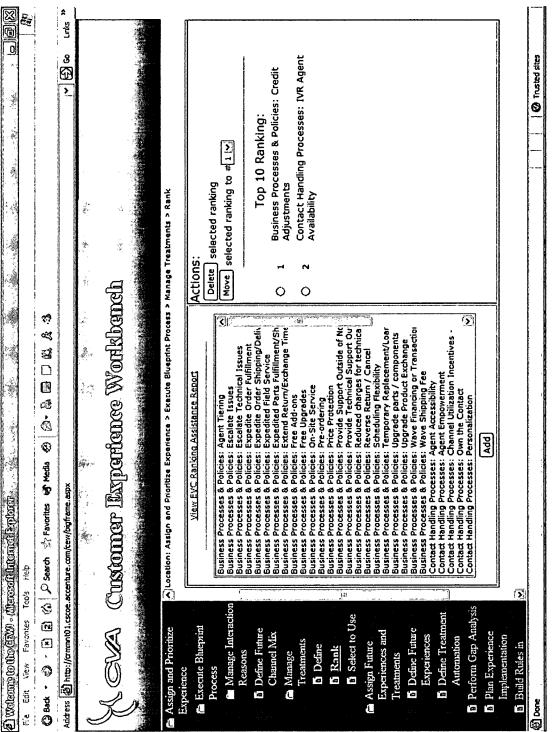


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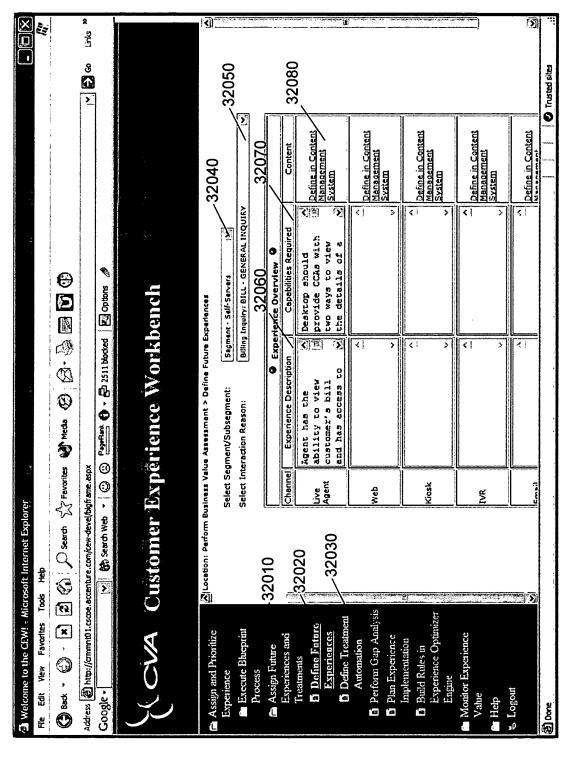


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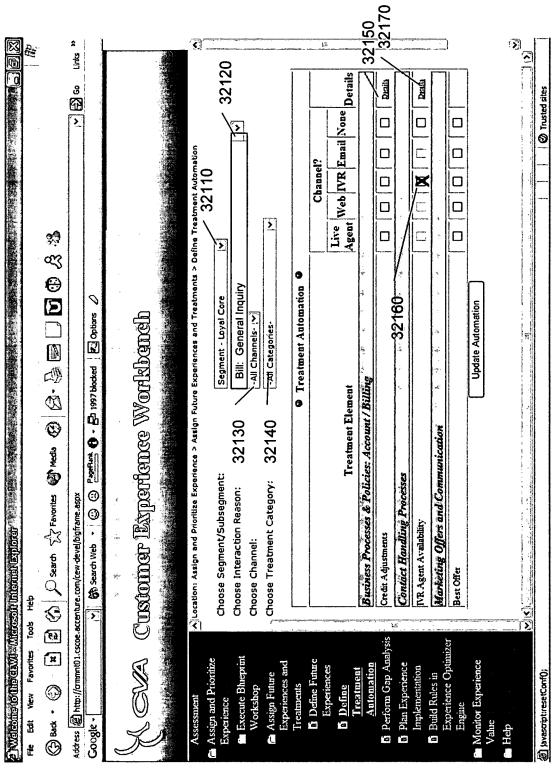


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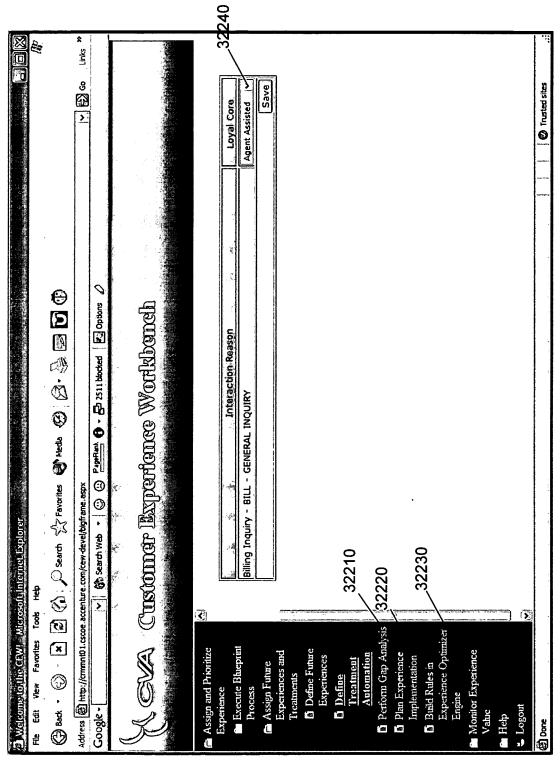


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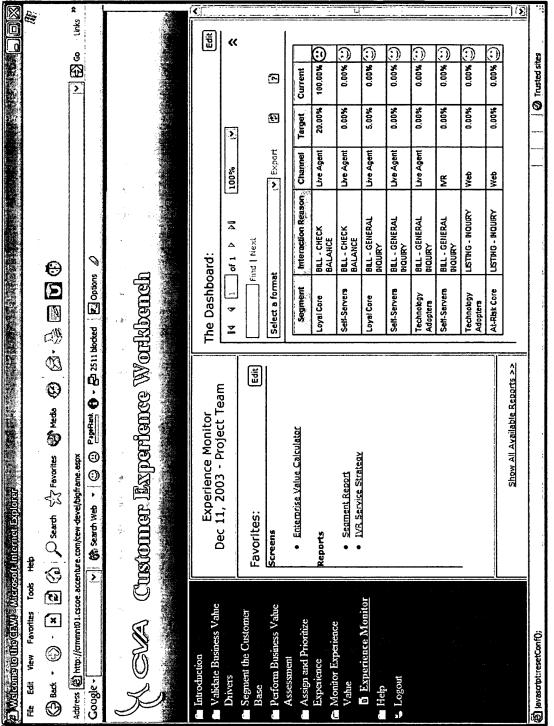


Figure 3-23

Treatment Category

Business Processes

exception or specialized situations based processes and policies that often are These treatments focus on business on customer data

Treatment Examples **Element**

Example Treatments Elements

Optimize Category Assortments Rationalize Space Allocation

Tune Price Ladder

Plan Item Adjacency

Tailor Ad Vehicle/Messaging

Optimize Promotion/Offer

Refine Location Format/Layout

Expedite Order Fulfillment

Extend Return / Exchange Timeframe Expedite Order Shipping/Delivery

Escalate Issues

Reverse Return / Cancel

Credit Adjustments

Expedited Parts Fulfillment / Shipping

On-Site Service

-Characters: Y (Yes) / N (No) (for example Item inclusion in Assortment,

Element Value **Treatment**

Examples

-Numbers: .10, .20, etc. (for example -

offer discount)

Descriptors: Max25 (Maximum of 25) (for example – key message elements for marketing programs)

linkage to call agent or store associate dynamic guidance on Segment Driven

Strategy)

-Script Code: Sc124 (for example -

Contact Handling

Marketing & Communications These treatments focus on types of offers or messages that should be delivered

> These treatments focus on agent, channel and routing decisions that may differ depending upon the customer data

based on customer data

Example Treatment Elements

Channel Availability Agent Accessibility

Priority Queuing and in-Store Service

Segment Recognition Programs

Best Offer

-Product Configurations

Product Bundling Cross-Sell Offers -Cross-Sell Messaging

.Up-Sell Offers

Example Treatment Elements

Own the Contact

Voicemail Follow-up

Segment Recognition Route to Same Agent

Personalization

Warm Transfers

Surprise and Delights

Proactive Follow-ups and Notifications

Special Financing Offers Rebates and Incentives

Promotion Messaging Up-Sell Messaging

Tailored Communication Styles

Agent Empowerment

Channel Utilization Incentives

Self-Service Promotional Messages

-Channel: W,S,C: (for example-

consumer channel preference

identification)

-Campaign Identifier Offer Code

Content Management Identifier

Example Treatment Taxonomy Figure 4

Example Treatment Rule: "If a customer in the Loyal Core segment has an attrition score higher than 90, then deliver Gratitude Message <u>and</u> offer Platinum Service Plan at no charge

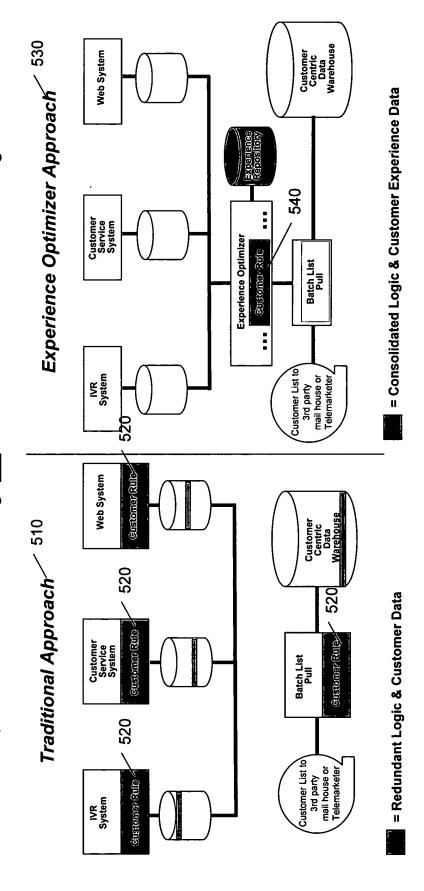


Figure 5 EO Consolidated Architecture Approach

1. Overriding Rules

610

Rules governed by various federal laws, company policies global in nature. Each customer has to conform to these rules before other rules kicked off and processing starts. or by credit/ risk related attributes of customers. These rules are basically applied to the whole population and

Examples

- communication from company etc. internal or external) All pander files (Do not call, No telemarketing, No
- Credit Rating (bad credit history)
- Bankruptcy (customer has filed for bankruptcy cover)
 - Fraud/ Delinquent Customers

630 3. Event Based Rules

Rules kicked off after a service provider related event take place. These events are behavioral events and generally occur periodically during the relationship between a customer and an organization.

Examples:

- Customer is looking for some additional products
 - Customer looks for add-on components with the existing services/ product he is enjoying
- Customer just purchased a new service/product က
- Customer shows some kind of unhappiness with the current product/ service

620 2. Trigger Rules

Rules triggered based on a change/ event in lifecycle of the generally occur over a period of time. These events provide a good opportunities to convert into a product and service customer. These events are not behavioral events and

Examples

- Change in address
- Marriage
- Customer Opening his/ her own business
- Home Loan **α** α 4

640 4. Interaction Rules (CEW Rules)

processing categories. These may be behavioral cues and the organization. These cues are usually mature in nature and can be determined through analytics, intelligence, or can be observed during the customer's relationship with Rules executed through the absence of previous predetermined company rules

- Behavioral change in usage pattern Examples: 1. Behavio
- Natural upward product/ service migration 2 ci ci 4
- People of same profile migrating to new or add-on CEW stated treatment data

Rules Processing and Categorization Figure 6

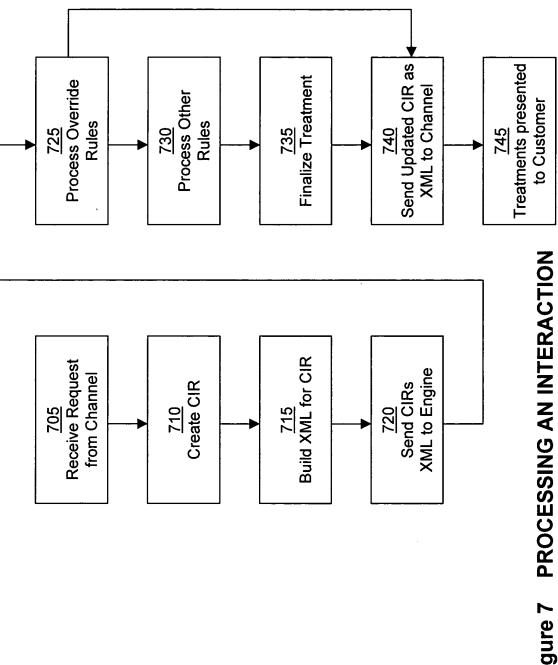


Figure 7

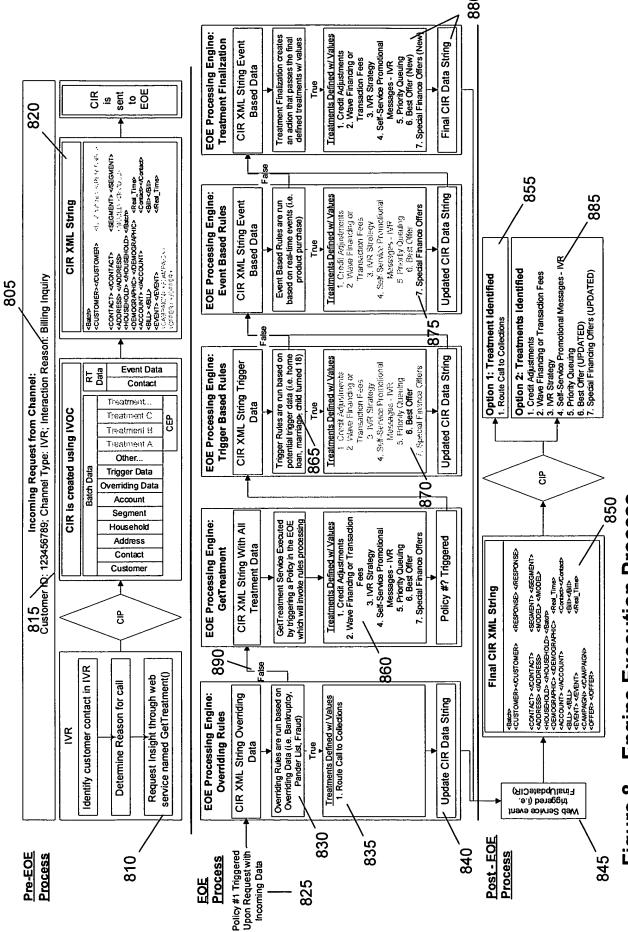
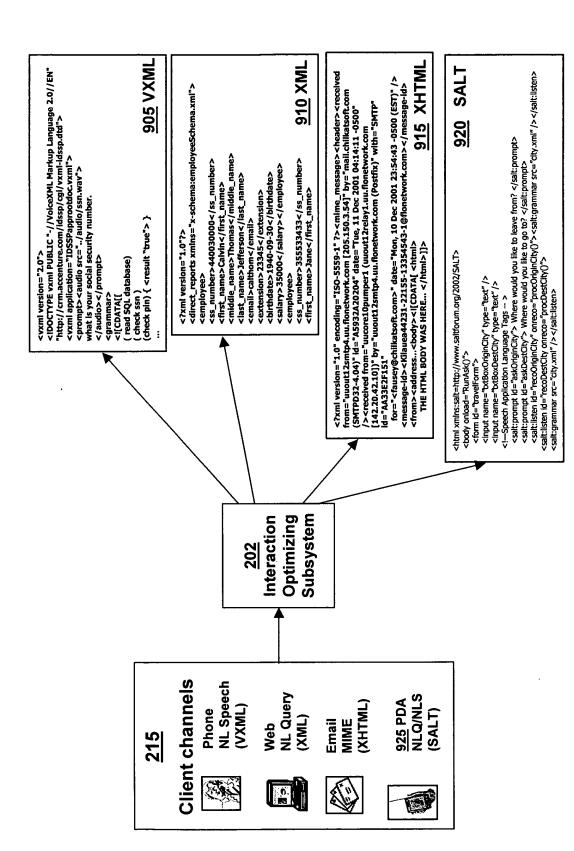


Figure 8 Engine Execution Process



Example Channel-Specific Code Generation Figure 9

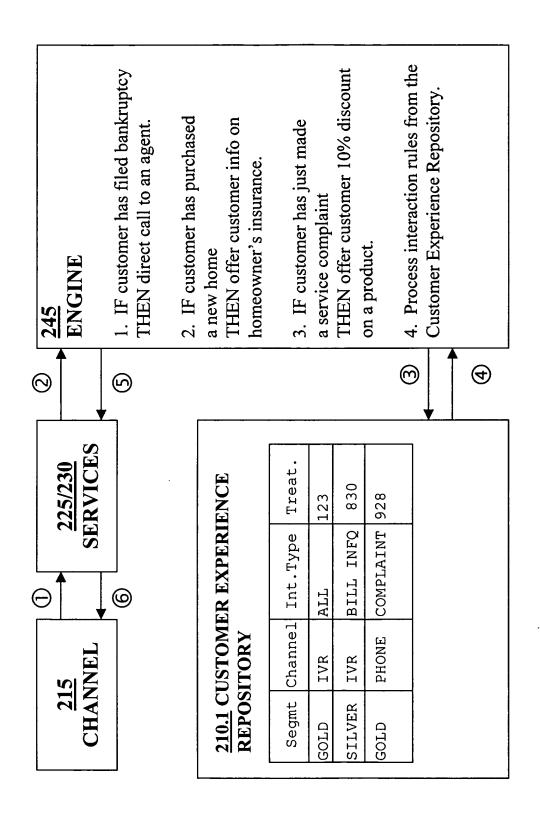


Figure 10